

## About e-OSCAR

e-OSCAR is a web-based, Metro 2 compliant, automated system that enables **Data Furnishers (DFs)**, and **Credit Reporting Agencies (CRAs)** to create and respond to consumer credit history disputes. CRAs include Equifax, Experian, Innovis and TransUnion, their affiliates or Independent Credit Bureaus and Mortgage Reporting Companies. e-OSCAR also provides for DFs to send "out-of-cycle" credit history updates to CRAs.

The system primarily supports **Automated Credit Dispute Verification (ACDV)** and **Automated Universal Dataform (AUD)** processing as well as a number of related processes that handle registration, subscriber code management and reporting.

ACDVs initiated by a CRA on behalf of a consumer are routed to the appropriate Data Furnisher based on the CRA and subscriber code affiliations indicated by the DF. The ACDV is returned to the initiating CRA with updated information (if any) relating to the consumer's credit history. If an account is modified or deleted, carbon copies are sent to each CRA with whom the DF has a reporting relationship.

AUDs are initiated by the DF to process out-of-cycle credit history updates. The system is used to create the AUD and route it to the appropriate CRA(s) based on subscriber codes specified by the DF in the AUD record. The e-OSCAR AUD process is intended to provide the CRA with a correction to a consumer's file that must be handled outside of the regular activity reporting cycle process. e-OSCAR may not be used to add or create a record on a consumer's file or as substitute for "in-cycle" reporting to the CRAs.

### Questions?

Call the e-OSCAR Help Desk at (866) MY OSCAR or (866) 696-7227 from 8:00 a.m. to 8:00 p.m. ET Monday through Friday.

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